GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS WELFARE

LOK SABHA
UNSTARRED QUESTION NO. 549
TO BE ANSWERED ON THE 19TH DECEMBER, 2017

COMPENSATION UNDER PRADHAN MANTRI FASAL BIMA YOJANA

549. SHRI DEEPENDER SINGH HOODA:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

(a) the details of the premium amount collected under the Pradhan Mantri Fasal Bima Yojana (PMFBY) crop, State, sowing season and insuring company-wise alongwith the share of the Government and share of the farmers in 2016-17 and 2017-18;

(b) the details of the claims by the farmers under PMFBY for 2016-17 and 2017-18 in terms of the number of claims and amount received, State, sowing season, crop and insuring company-wise alongwith the reasons stated for crop damage;

(c) the details of compensation amount paid, alongwith the details of number of farmers to whom it was paid State, crop and insuring company-wise; and

(d) the details of the high risk States and the increase in amount of premium in those States?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI PARSHOTTAM RUPALA)

(a) to (c): Crop season-wise, State-wise and insurance company-wise details of premium amount collected alongwith share of Government both Central and State and share of farmers; total claims and number of farmers to whom the claims are paid during 2016-17 under Pradhan Mantri Fasal Bima Yojana (PMFBY) are **annexed**. Details for 2017-18 are not available as the harvesting for the Kharif crops is still in progress.

PMFBY provides comprehensive insurance coverage against the crop losses due to natural non-preventable risk including flood, drought, dry spells, storm, hailstorm, cyclone, typhoon, tempest, hurricane, tornado pests/diseases etc.

However, reasons reported for crop damage during 2016-17 included drought in States like Tamil Nadu, Karnataka, Maharashtra, Rajasthan and floods in States like Bihar, Uttar Pradesh apart from localized calamity of hailstorm, inundation in Haryana, Uttar Pradesh etc.

(d): As per provisions of the scheme, risk defined is based on the loss cost/experience of claims or on variability in the agricultural produce/yield from average of past ten years viz, ≤15%, 16-30% and ≥30% as low, medium and high risk respectively. However, premium is to be decided on the basis of bidding and L-1 bidder is chosen by the State Government. Thus high risk States are those where the frequency of high claims is higher due to one natural calamity or the other. These States include Gujarat, Karnataka, Maharashtra, Madhya Pradesh, Rajasthan etc. due to the frequent and high claims, insurance companies quoted high premium in high risk States during Kharif 2017.

Annexure

Crop Season Wise, State Wise and Insurance Company wise deatils of Premium amount collected, Share of Govt both Central and State, total Claims paid and Number of farmers benefitted during Kharif 2016 under PMFBY

State / UT	Company	Farmers' Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Total Claims	No. of Farmers benefitted
		Rs. Lakh					
Andhra Pradesh	AIC	5314.38	9524.82	9525.08	24364.27	1960.79	13615
	Bajaj	10253.47	14230.53	14230.53	38714.54	56371.17	756600
	ICICI	5721.15	5324.08	5324.08	16369.31	5969.86	21717
	TOTAL	**21289.00**	**29079.44**	**29079.69**	**79448.13**	**64301.82**	**791932**
Assam	HDFC	246.29	77.53	77.53	401.36	318.69	11660
	RELIANCE	164.67	62.71	62.71	290.09	182.99	11710
	TOTAL	**410.96**	**140.24**	**140.24**	**691.45**	**501.68**	**23370**
Bihar	AIC	4573.60	12800.07	12800.07	30173.73	6322.79	35184
	Bajaj	3645.94	15529.65	15529.65	34705.24	16419.21	69769
	Chola	865.33	3872.80	3872.80	8610.93	3164.46	25745
	SBI	2116.11	10385.35	10385.35	22886.81	359.92	3939
	TATA	1861.14	7005.89	7005.89	15872.91	2671.56	16889
	TOTAL	**13062.12**	**49593.76**	**49593.76**	**112249.63**	**28937.93**	**151526**
Chhatisgarh	IFFCO	10355.82	5288.20	5288.20	20932.21	5951.82	49978
	RELIANCE	2397.79	1926.15	1926.15	6250.09	6820.16	45416
	TOTAL	**12753.61**	**7214.35**	**7214.35**	**27182.30**	**12771.98**	**95394**
Goa	HDFC	0.93	0.06	0.06	1.05	0.00	0
	SBI	5.80	0.25	0.25	6.30	2.68	111
	TOTAL	**6.73**	**0.31**	**0.31**	**7.34**	**2.68**	**111**
Gujarat	AIC	5903.83	35808.90	39667.42	81380.15	45636.01	179379
	HDFC	16528.83	61458.36	71149.93	149137.12	51343.04	281265
	TOTAL	**22432.66**	**97267.26**	**110817.35**	**230517.27**	**96979.05**	**460644**
Haryana	Bajaj	5186.82	2316.83	4446.84	11950.49	11534.67	65680
	ICICI	3127.63	1245.80	1397.45	5770.88	5411.87	41104
	RELIANCE	4371.59	1040.98	2475.42	7887.99	6536.11	41812
	TOTAL	**12686.04**	**4603.61**	**8319.72**	**25609.37**	**23482.65**	**148596**
Himachal Pradesh	AIC	155.97	0.00	0.00	155.97	135.42	3097
	Chola	11.46	0.00	0.00	11.46	18.30	650
	ICICI	4.32	5.62	5.62	15.55	24.10	324
	IFFCO	277.83	71.77	71.77	421.36	395.45	19884
	SBI	22.83	6.42	6.42	35.67	24.36	3455
	TOTAL	**472.40**	**83.80**	**83.80**	**640.01**	**597.62**	**27410**
Jharkhand	AIC	3782.53	11373.96	11373.96	26530.45	2523.89	40360
	TOTAL	**3782.53**	**11373.96**	**11373.96**	**26530.45**	2523.89	**40360**
Karnataka	TATA	6500.38	11314.52	11314.52	29129.42	48107.35	274112
	UNIVERSAL	13329.41	26595.73	26595.73	66520.87	61223.33	458730
	TOTAL	**19829.79**	**37910.25**	**37910.25**	**95650.29**	**109330.68**	**732842**
Kerala	AIC	311.88	273.24	273.24	858.36	1715.31	21000
	TOTAL	**311.88**	**273.24**	**273.24**	**858.36**	**1715.31**	**21000**
Madhya Pradesh	AIC	21187.09	55260.90	55260.90	132667.83	71182.54	385665
	Chola	23.07	46.85	46.81	116.72	26.20	1071
	HDFC	11186.84	20054.06	20054.06	51298.72	92737.66	559252
	ICICI	9778.06	34961.49	34961.49	79701.04	13010.02	93451
	IFFCO	77.92	50.69	50.69	179.30	263.16	4148
	TOTAL	**42252.99**	**110373.98**	**110373.94**	**263963.60**	**177219.58**	**1043587**
Maharashtra	AIC	21427.21	62816.36	62816.36	147059.93	104479.86	1180099
	HDFC	8624.09	31612.66	31612.66	71849.41	30341.53	713391
	IFFCO	8758.75	47136.04	47136.04	103030.84	51562.37	631587
	RELIANCE	21110.85	34627.36	34627.36	90365.57	20107.68	265777
	TOTAL	**59920.90**	**176192.42**	**176192.42**	**412305.74**	**206491.43**	**2790854**
Manipur	AIC	73.88	142.69	142.69	359.00	195.91	8358
	TOTAL	**73.88**	**142.69**	**142.69**	**359.00**	**195.91**	**8358**
Meghalaya	ICICI	1.04	1.01	1.01	3.05	2.62	48
	TOTAL	**1.04**	**1.01**	**1.01**	**3.05**	**2.62**	**48**
Orissa	Future	4367.96	5582.82	5582.82	15533.60	6129.16	37770
	HDFC	1988.80	2796.26	2796.26	7581.32	2556.43	17187
	ICICI	3438.39	3582.30	3582.30	10602.99	25074.99	62919
	RELIANCE	1519.64	2200.49	2200.49	5920.62	3866.30	26514
	SBI	2466.76	5582.83	5582.83	13632.42	4990.85	22004
	TOTAL	**13781.54**	**19744.70**	**19744.70**	**53270.94**	**42617.73**	**166394**
Rajasthan	AIC	8238.54	28599.21	28599.21	65436.96	41709.75	707435
	UNITED	14423.51	61300.88	61300.88	137025.27	75632.00	1331338
	TOTAL	**22662.05**	**89900.09**	**89900.09**	**202462.23**	**117341.75**	**2038773**
Tamil Nadu	AIC	0.00	0.00	64.53	214.70	0.00	0
	ICICI	257.43	103.21	103.21	463.86	181.54	518
	NEW INDIA	211.09	43.04	43.04	297.17	17.73	0
	TOTAL	**468.52**	**146.25**	**210.78**	**975.73**	**199.27**	**518**
Telengana	AIC	3760.64	1082.04	1082.04	5924.72	5014.64	34398
	Bajaj	2431.99	4344.75	4344.75	11121.48	5302.99	80683
	RELIANCE	1731.55	778.79	778.79	3289.13	2966.36	50761
	SBI	1061.11	1024.53	1024.53	3110.17	3074.01	32591
	TOTAL	**8985.29**	**7230.11**	**7230.11**	**23445.50**	**16358.00**	**198433**
Tripura	RELIANCE	4.94	0.08	0.08	5.10	8.34	502
	TOTAL	**4.94**	**0.08**	**0.08**	**5.10**	**8.34**	**502**
Uttar Pradesh	AIC	22684.48	16631.62	16631.62	55947.71	36341.29	707245
	ICICI	2510.48	2204.12	2204.12	6918.73	7811.92	176138
	TOTAL	**25194.96**	**18835.74**	**18835.74**	**62866.44**	**44153.21**	**883383**
Uttarakhand	AIC	712.37	182.24	182.24	1076.85	737.60	24119
	Chola	525.06	321.84	321.84	1168.74	599.19	18284
	HDFC	229.17	40.66	40.66	310.49	331.95	8073
	TOTAL	**1466.60**	**544.74**	**544.74**	**2556.08**	**1668.74**	**50476**
West Bengal	AIC	5693.97	4693.21	4693.21	15080.40	4935.05	99451
	Chola	5035.61	1670.27	1670.27	8376.14	5052.90	102475
	Future	2521.67	0.79	0.79	2523.25	843.86	36696
	IFFCO	17.81	5.41	5.41	28.64	0.00	0
	TOTAL	**13269.06**	**6369.68**	**6369.68**	**26008.42**	**10831.81**	**238622**
KHARIF 2016 GRAND TOTAL		**295119.49**	**667021.71**	**684352.65**	**1647606.45**	**958233.69**	**9913133**

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Crop Season Wise, State Wise and Insurance Company wise deatils of Premium amount collected, Share of Govt both Central and State, total Claims paid and Number of farmers benefitted during Rabi 2016-17 under PMFBY							
State / UT	Company	Farmers' Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Total Claims	No. of Farmers benefitted
		Rs. Lakh					
Andaman & Nicobar Islands	RELIANCE	0.23	0.46	0.93	1.62	14.56	295
	TOTAL	**0.23**	**0.46**	**0.93**	**1.62**	**14.56**	**295**
Andhra Pradesh	AIC	656.05	721.05	721.02	2098.12	5208.81	21830
	Bajaj	376.51	459.58	459.58	1295.68	647.27	1644
	ICICI	752.46	4068.02	4068.02	8888.51	19255.24	64156
	TOTAL	**1785.02**	**5248.66**	**5248.63**	**12282.31**	**25111.32**	**87630**
Assam	NATIONAL	86.28	43.47	43.47	173.22	0.00	0
	TOTAL	**86.28**	**43.47**	**43.47**	**173.22**	**0.00**	**0**
Bihar	NATIONAL	5858.76	5762.84	5762.84	17384.44	3779.71	0
	UNITED	1470.86	5494.13	5494.13	12459.11	7475.14	0
	TOTAL	**7329.62**	**11256.97**	**11256.97**	**29843.55**	**11254.85**	**0**
Chhatisgarh	AIC	452.85	948.28	948.28	2349.40	924.04	25136
	Bajaj	498.66	1393.83	1393.83	3286.33	1757.58	20192
	TOTAL	**951.51**	**2342.11**	**2342.11**	**5635.73**	**2681.62**	**45328**
Goa	HDFC	0.01	0.00	0.00	0.01	0.00	0
	SBI	0.03	0.01	0.01	0.06	0.00	0
	TOTAL	**0.04**	**0.02**	**0.02**	**0.07**	**0.00**	**0**
Gujarat	UNITED	2505.36	1513.50	1513.50	5532.36	3268.65	39568
	TOTAL	**2505.36**	**1513.50**	**1513.50**	**5532.36**	**3268.65**	**39568**
Haryana	Bajaj	2916.73	1263.50	1263.50	5443.72	1869.87	20100
	ICICI	1750.05	95.11	95.11	1940.27	1649.20	18889
	RELIANCE	2299.77	524.17	524.17	3348.11	2245.65	24393
	TOTAL	**6966.55**	**1882.77**	**1882.77**	**10732.10**	**5764.72**	**63382**
Himachal Pradesh	AIC	2137.31	1212.12	1212.12	4561.54	2405.71	6026
	ICICI	15.97	27.71	27.71	71.39	113.37	2852
	IFFCO	382.76	410.43	410.43	1203.61	1018.25	27048
	ORIENTAL	97.26	290.23	290.23	677.73	283.25	13523
	TOTAL	**2633.29**	**1940.49**	**1940.49**	**6514.27**	**3820.59**	**49449**
Jharkhand	ICICI	70.25	74.44	74.44	219.12	10.84	340
	SRIRAM	126.00	160.00	160.00	446.00	155.00	4481
	TOTAL	**196.25**	**234.44**	**234.44**	**665.12**	**165.84**	**4821**
Karnataka	AIC	3903.73	16849.13	16849.13	37601.98	339.06	0
	SRIRAM	2099.57	9736.92	9736.92	21573.42	852.74	3165
	UNITED	953.38	3360.73	3360.73	7674.84	0.00	0
	TOTAL	**6956.67**	**29946.78**	**29946.78**	**66850.23**	**1191.80**	**3165**
Kerala	AIC	262.27	111.74	111.74	485.75	55.13	341
	UNITED	147.76	912.55	912.55	1972.86	0.00	0
	TOTAL	**410.03**	**1024.29**	**1024.29**	**2458.61**	**55.13**	**341**
Madhya Pradesh	AIC	12969.12	17365.65	17365.65	17365.65	0.00	0
	Chola	739.17	101.80	101.80	942.77	551.10	7056
	HDFC	7186.19	5300.32	5300.32	17786.84	5558.28	64188
	ICICI	6127.00	16278.64	16278.64	38684.27	4910.59	63592
	IFFCO	1916.20	1346.58	1346.58	4609.35	1073.84	29397
	TOTAL	**28937.68**	**40392.99**	**40392.99**	**79388.89**	**12093.81**	**164233**
Maharashtra	Bajaj	6308.42	22761.93	22761.93	51832.27	17987.65	60389
	NATIONAL	1839.82	2205.81	2205.81	6251.45	2084.69	0
	SRIRAM	1153.73	1199.54	1199.54	3552.81	2648.04	30429
	TOTAL	**9301.97**	**26167.28**	**26167.28**	**61636.53**	**22720.38**	**90818**
Meghalaya	AIC	0.30	0.35	0.36	1.00	0.00	0
	TOTAL	**0.30**	**0.35**	**0.36**	**1.00**	**0.00**	**0**
Orissa	Chola	26.51	11.83	11.83	50.17	18.64	494
	NATIONAL	66.06	41.04	41.06	148.15	32.13	0
	NEW INDIA	122.91	23.50	23.50	169.90	52.60	0
	UNITED	264.21	0.00	0.00	264.21	123.64	0
	TOTAL	**479.68**	**76.36**	**76.38**	**632.43**	**227.01**	**494**
Puducherry	AIC	0.00	67.08	92.24	159.33	733.61	4254
	UNITED	26.33	62.06	62.06	150.44	0.00	0
	TOTAL	**26.33**	**129.14**	**154.30**	**309.77**	**733.61**	**4254**
Rajasthan	AIC	7026.83	7953.45	7953.45	22933.73	6469.25	105289
	Chola	1972.63	1377.25	1377.25	4727.13	3505.39	55753
	IFFCO	2752.07	3224.04	3224.04	9200.16	4000.00	48450
	UNITED	2198.36	5165.93	5165.93	12530.22	0.00	0
	TOTAL	**13949.89**	**17720.68**	**17720.68**	**49391.24**	**13974.64**	**209492**
Sikkim	AIC	0.74	0.14	0.14	1.02	0.00	0
	TOTAL	**0.74**	**0.14**	**0.14**	**1.02**	**0.00**	**0**
Tamil Nadu	AIC	21651.45	14454.68	14454.68	50560.81	120741.70	269672
	ICICI	2665.16	6569.95	6569.95	15805.06	41767.76	153826
	NEW INDIA	4709.15	26074.76	26074.76	56858.67	92305.00	289856
	TOTAL	**29025.76**	**47099.39**	**47099.39**	**123224.54**	**254814.46**	**713354**
Telengana	Bajaj	663.29	809.20	809.20	2281.69	203.83	4217
	Chola	2575.44	1551.23	1551.23	5677.90	1827.15	18699
	TOTAL	**3238.73**	**2360.43**	**2360.43**	**7959.60**	**2030.98**	**22916**
Tripura	AIC	23.58	5.11	5.11	33.79	0.00	0
	TOTAL	**23.58**	**5.11**	**5.11**	**33.79**	**0.00**	**0**
Uttar Pradesh	AIC	18534.07	7110.32	7110.32	32754.71	8376.10	157934
	ICICI	1400.81	3394.70	3394.70	8190.20	655.89	15959
	TOTAL	**19934.88**	**10505.02**	**10505.02**	**40944.91**	**9032.00**	**173893**
Uttarakhand	AIC	489.47	556.49	556.49	1602.44	1078.33	11205
	TOTAL	**489.47**	**556.49**	**556.49**	**1602.44**	**1078.33**	**11205**
West Bengal	ICICI	5923.57	9658.64	9658.64	25240.85	938.39	8518
	UNITED	4101.56	8038.87	9572.57	21713.01	0.00	0
	TOTAL	**10025.13**	**17697.51**	**19231.22**	**46953.86**	**938.39**	**8518**
RABI 2016-17 GRAND TOTAL		**145254.98**	**218144.84**	**219704.16**	**552769.21**	**370972.70**	**1693156**

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